

**Table I.C.3.a(2004) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

| Characteristics             | Total  | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 18.6%  | 11.4%                  | 15.2%           | 20.0%           | 20.8%             | 19.8%                  | 15.1%                  | 20.1%                |
| Industry group **           |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 8.3% * | .                      | 2.9% *          | 21.2% *         | 5.5% *            | 22.8%                  | 1.8% *                 | 10.5% *              |
| Mining and manufacturing    | 18.0%  | 6.8% *                 | 19.9%           | 18.4%           | 22.5%             | 16.8%                  | 16.3%                  | 18.6%                |
| Construction                | 18.8%  | 15.2%                  | 16.1%           | 22.6%           | 19.1%             | 26.1%                  | 18.3%                  | 19.9%                |
| Utilities and transp.       | 20.3%  | 8.7% *                 | 12.2% *         | 25.6%           | 18.4%             | 22.7%                  | 11.1%                  | 21.8%                |
| Wholesale trade             | 17.3%  | 5.5% *                 | 18.9%           | 18.6%           | 20.7%             | 18.4%                  | 15.9%                  | 18.4%                |
| Fin. svcs. and real estate  | 17.4%  | 13.0%                  | 10.6%           | 14.1%           | 18.5%             | 19.1%                  | 13.0%                  | 18.7%                |
| Retail trade                | 24.6%  | 16.7%                  | 16.9%           | 23.5%           | 28.2%             | 27.6%                  | 19.5%                  | 27.0%                |
| Professional services       | 16.6%  | 12.4%                  | 13.9%           | 16.0%           | 18.4%             | 17.4%                  | 13.3%                  | 17.6%                |
| Other services              | 21.1%  | 8.4%                   | 13.5%           | 30.4%           | 27.2%             | 22.5%                  | 14.2%                  | 25.2%                |
| Ownership                   |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 19.3%  | 12.0%                  | 17.0%           | 20.6%           | 22.6%             | 20.2%                  | 16.2%                  | 20.9%                |
| For profit, unincorporated  | 19.8%  | 11.4%                  | 13.9%           | 24.5% *         | 25.2%             | 21.1%                  | 14.3%                  | 23.1%                |
| Nonprofit                   | 15.5%  | 6.4% *                 | 7.7%            | 14.4%           | 16.5%             | 17.6%                  | 8.9%                   | 16.8%                |
| Age of firm                 |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 21.9%  | 15.1%                  | 30.3%           | 19.9%           | 27.7%             | 22.5%                  | 19.0%                  | 24.9%                |
| 5-9 years                   | 18.4%  | 17.8%                  | 14.0% *         | 20.1%           | 21.6%             | 17.4%                  | 17.7%                  | 19.1%                |
| 10-19 years                 | 18.8%  | 9.8%                   | 15.8%           | 27.7%           | 19.9%             | 16.5%                  | 15.6%                  | 22.7%                |
| 20 or more years            | 18.0%  | 10.0%                  | 14.0%           | 17.3%           | 20.4%             | 20.2%                  | 14.0%                  | 19.7%                |
| Unknown                     | 19.7%  | .                      | .               | 9.4% *          | 20.9%             | 19.7%                  | .                      | 19.8%                |
| Multi/single status         |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 19.6%  | 16.5%                  | 16.4%           | 16.6%           | 19.8%             | 19.9%                  | 17.2%                  | 19.7%                |
| 1 location only             | 17.3%  | 11.3%                  | 15.1%           | 21.1%           | 22.3%             | 15.4%                  | 14.9%                  | 21.5%                |
| Percent full-time employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 18.3%  | 13.3% *                | 21.0% *         | 27.6%           | 16.3%             | 16.7% *                | 19.9%                  | 17.3%                |
| 25-49 %                     | 22.0%  | 15.6%                  | 12.0% *         | 24.0%           | 20.9%             | 31.0%                  | 16.5%                  | 24.2%                |
| 50-74 %                     | 19.2%  | 9.2%                   | 19.4%           | 19.5%           | 20.3%             | 21.8%                  | 15.8%                  | 20.6%                |
| 75% or more                 | 18.3%  | 11.6%                  | 14.7%           | 19.6%           | 21.0%             | 19.2%                  | 14.8%                  | 19.8%                |
| Union presence              |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 18.7%  | 11.7%                  | 16.0%           | 20.7%           | 20.8%             | 20.3%                  | 15.5%                  | 20.6%                |
| Has union employees         | 18.0%  | 2.4% *                 | 4.9% *          | 10.9% *         | 19.6%             | 19.7%                  | 6.8% *                 | 18.9%                |
| Unknown                     | 18.7%  | 4.3% *                 | 7.5% *          | 33.8% *         | 23.7%             | 18.2%                  | 10.9% *                | 19.0%                |
| Percent low wage employees  |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 23.1%  | 17.8%                  | 18.0%           | 27.5%           | 23.2%             | 23.6%                  | 20.9%                  | 24.0%                |
| Less than 50% low wage      | 17.6%  | 10.1%                  | 14.7%           | 18.3%           | 20.1%             | 19.0%                  | 13.9%                  | 19.2%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.3.a(2004) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

| Characteristics             | Total   | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 0.49%   | 1.17%                  | 1.25%           | 1.46%           | 1.08%             | 0.45%                  | 0.65%                  | 0.59%                |
| Industry group **           |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 4.21% * | .                      | 10.29% *        | 6.39% *         | 5.00% *           | 6.80%                  | 10.39% *               | 4.31% *              |
| Mining and manufacturing    | 1.09%   | 2.27% *                | 3.27%           | 3.01%           | 1.91%             | 0.69%                  | 2.00%                  | 1.07%                |
| Construction                | 2.36%   | 2.55%                  | 2.61%           | 3.65%           | 3.98%             | 3.67%                  | 2.26%                  | 3.18%                |
| Utilities and transp.       | 2.70%   | 3.26% *                | 4.67% *         | 5.94%           | 4.14%             | 3.33%                  | 3.23%                  | 2.82%                |
| Wholesale trade             | 1.72%   | 2.12% *                | 3.62%           | 4.33%           | 2.75%             | 2.49%                  | 2.83%                  | 1.69%                |
| Fin. svcs. and real estate  | 0.53%   | 2.36%                  | 2.82%           | 2.67%           | 4.68%             | 0.79%                  | 1.76%                  | 0.86%                |
| Retail trade                | 0.94%   | 4.52%                  | 3.73%           | 4.33%           | 2.22%             | 1.11%                  | 1.56%                  | 1.03%                |
| Professional services       | 0.66%   | 3.22%                  | 1.84%           | 1.79%           | 1.65%             | 0.81%                  | 1.92%                  | 0.61%                |
| Other services              | 1.55%   | 1.35%                  | 3.59%           | 4.78%           | 2.00%             | 1.87%                  | 1.77%                  | 2.15%                |
| Ownership                   |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.52%   | 1.24%                  | 1.65%           | 1.41%           | 1.49%             | 0.47%                  | 0.61%                  | 0.80%                |
| For profit, unincorporated  | 1.95%   | 1.77%                  | 3.97%           | 7.70% *         | 1.92%             | 3.30%                  | 1.59%                  | 2.50%                |
| Nonprofit                   | 0.56%   | 2.78% *                | 1.97%           | 1.96%           | 1.12%             | 1.15%                  | 1.46%                  | 0.66%                |
| Age of firm                 |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 2.54%   | 3.00%                  | 6.10%           | 4.13%           | 3.91%             | 5.99%                  | 2.81%                  | 3.29%                |
| 5-9 years                   | 0.91%   | 2.84%                  | 5.26% *         | 5.11%           | 3.41%             | 1.98%                  | 2.28%                  | 1.75%                |
| 10-19 years                 | 1.49%   | 1.37%                  | 3.43%           | 3.74%           | 2.53%             | 2.47%                  | 1.45%                  | 3.01%                |
| 20 or more years            | 0.56%   | 0.96%                  | 1.50%           | 1.15%           | 1.47%             | 0.83%                  | 0.93%                  | 0.72%                |
| Unknown                     | 0.86%   | .                      | .               | 5.63% *         | 3.07%             | 0.90%                  | .                      | 0.86%                |
| Multi/single status         |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.37%   | 4.33%                  | 3.04%           | 1.85%           | 1.18%             | 0.49%                  | 1.75%                  | 0.41%                |
| 1 location only             | 0.80%   | 1.20%                  | 1.27%           | 1.93%           | 2.01%             | 3.44%                  | 0.77%                  | 1.62%                |
| Percent full-time employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 2.19%   | 4.08% *                | 8.43% *         | 6.08%           | 4.49%             | 5.47% *                | 3.77%                  | 3.27%                |
| 25-49 %                     | 1.92%   | 4.40%                  | 6.29% *         | 2.63%           | 4.68%             | 4.05%                  | 4.82%                  | 1.51%                |
| 50-74 %                     | 1.13%   | 2.09%                  | 3.93%           | 2.73%           | 2.42%             | 1.97%                  | 2.41%                  | 1.42%                |
| 75% or more                 | 0.51%   | 1.49%                  | 1.12%           | 2.02%           | 1.17%             | 0.50%                  | 0.71%                  | 0.53%                |
| Union presence              |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.49%   | 1.18%                  | 1.41%           | 1.60%           | 1.10%             | 0.74%                  | 0.63%                  | 0.63%                |
| Has union employees         | 1.08%   | 1.30% *                | 3.67% *         | 7.08% *         | 4.07%             | 0.92%                  | 3.75% *                | 0.87%                |
| Unknown                     | 0.63%   | 5.59% *                | 7.07% *         | 10.21% *        | 4.16%             | 0.63%                  | 5.79% *                | 0.66%                |
| Percent low wage employees  |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 1.59%   | 2.55%                  | 4.90%           | 4.39%           | 1.10%             | 1.39%                  | 2.48%                  | 1.47%                |
| Less than 50% low wage      | 0.44%   | 0.80%                  | 1.29%           | 1.43%           | 1.51%             | 0.43%                  | 0.44%                  | 0.58%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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